

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 22-80088-Cr-Cannon/Reinhart

18 U.S.C. § 1344

18 U.S.C. § 982

UNITED STATES OF AMERICA

vs.

VIRGINIA ELENA CIORECAN,

Defendant.

FILED BY TM D.C.

Jun 7, 2022

ANGELA E. NOBLE
CLERK U.S. DIST. CT.
S. D. OF FLA. - West Palm Beach

INDICTMENT

The Grand Jury charges that:

GENERAL ALLEGATIONS

At all times relevant to this Indictment:

1. The Bank was a financial institution with branches located in Palm Beach County, in the Southern District of Florida, and elsewhere, whose accounts were insured by the Federal Deposit Insurance Corporation.
2. Churches 1, 2, and 3 were religious institutions located in the state of Mississippi.
3. The School was a private Christian primary and secondary school located in the state of Mississippi.
4. The Medical Office was a chiropractic center located in the state of Missouri.

COUNTS 1-6
Bank Fraud
(18 U.S.C § 1344)

5. The General Allegations Section of this Indictment is re-alleged and incorporated by reference as though fully set forth herein.

6. From in or around June 2021, through in or around August 2021, the exact dates being unknown to the Grand Jury, in Palm Beach County, in the Southern District of Florida, and elsewhere, the defendant,

VIRGINIA ELENA CIORECAN,

did knowingly and with the intent to defraud, execute, and attempt to execute, and cause the execution of a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of, one or more financial institutions, including the Bank, by means of materially false and fraudulent pretenses, representations, and promises relating to a material fact, in violation of Title 18, United States Code, Sections 1344(1) and (2).

PURPOSE OF THE SCHEME AND ARTIFICE

7. It was the purpose of the scheme and artifice for **VIRGINIA ELENA CIORECAN** and her accomplices to unlawfully enrich themselves and others by depositing stolen checks into accounts opened at the Bank in fictitious names and then withdrawing the money in cash.

MANNER AND MEANS OF THE SCHEME AND ARTIFICE

The manner and means by which the defendant and her accomplices sought to accomplish the purpose of the scheme and artifice included, among others, the following:

8. **VIRGINIA ELENA CIORECAN** opened two checking accounts at the Bank in fictitious names, the first in the name M.I., ending in 5757 (“Account 1”), and the second in the name A.M., ending in 1785 (“Account 2”).

9. **VIRGINIA ELENA CIORECAN** and an accomplice obtained checks stolen from various locations, including Churches 1, 2, and 3, the Medical Office and the School, and deposited the stolen checks into Accounts 1 and 2 via ATM terminals at the Bank.

10. **VIRGINIA ELENA CIORECAN** withdrew proceeds of the scheme from Accounts 1 and 2 in cash.

EXECUTION OF THE SCHEME AND ARTIFICE

On or about the date specified in each Count below, in Palm Beach County, in the Southern District of Florida, and elsewhere, **VIRGINIA ELENA CIORECAN** did execute, and cause the execution of, the above described scheme and artifice to defraud, as more particularly described below:

| Count | Approximate Date | Description of Transaction |
|-------|------------------|---------------------------------------------------------------------------------------------------------------------------|
| 1 | July 16, 2021 | Deposited stolen check number 2210, payable to Church 1, in the amount of approximately \$1,500, into Account 1 |
| 2 | July 20, 2021 | Deposited stolen check number 1446, payable to Church 2, in the amount of approximately \$123, into Account 2 |
| 3 | July 20, 2021 | Deposited stolen check number 9293, payable to Church 3, in the amount of approximately \$300, into Account 2 |
| 4 | July 21, 2021 | Deposited stolen check number 3586, payable to the Medical Office, in the amount of approximately \$6,080, into Account 1 |
| 5 | July 22, 2021 | Deposited stolen check number 1456, payable to the School, in the amount of approximately \$2850, into Account 2 |
| 6 | August 2, 2021 | Deposited stolen check number 1936, payable to School, in the amount of approximately \$6,175, into Account 2 |

In violation of Title 18, United States Code, Sections 1344(1) and (2), and Section 2.

FORFEITURE ALLEGATIONS

1. The allegations of this Indictment are hereby re-alleged and by this reference fully incorporated herein for the purpose of alleging forfeiture to the United States of America of certain property in which the defendant, **VIRGINIA ELENA CIORECAN**, has an interest.

2. Upon conviction of a violation of Title 18, United States Code, Section 1344, as

alleged in this Indictment, the defendant shall forfeit to the United States of America any property constituting, or derived from, proceeds that the defendant obtained, directly or indirectly, as the result of such offense, pursuant to Title 18, United States Code, Section 982(a)(2).

All pursuant to Title 18, United States Code, Section 982(a)(1) and (a)(2), and the procedures set forth at Title 21, United States Code, Section 853, as incorporated by Title 18, United States Code, Section 982(b)(1).

A TRUE BILL

FOREPERSON



JUAN ANTONIO GONZALEZ
UNITED STATES ATTORNEY



LARA TREINIS GATZ
ASSISTANT UNITED STATES ATTORNEY

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDAUNITED STATES OF AMERICA
v.

CASE NO.:

VIRGINIA ELENA CIORECAN
/

CERTIFICATE OF TRIAL ATTORNEY*

Superseding Case Information:

Court Division (select one)

☐ Miami ☐ Key West ☐ FTP
☐ FTL ☒ WPB

New Defendant(s) (Yes or No)

Number of New Defendants

Total number of New Counts

I do hereby certify that:

1. I have carefully considered the allegations of the indictment, the number of defendants, the number of probable witnesses and the legal complexities of the Indictment/Information attached hereto.
2. I am aware that the information supplied on this statement will be relied upon by the Judges of this Court in setting their calendars and scheduling criminal trials under the mandate of the Speedy Trial Act, Title 28 U.S.C. §3161.
3. Interpreter: (Yes or No) **YES**
List language and/or dialect: **ROMANIAN**
4. This case will take **FIVE** days for the parties to try.
5. Please check appropriate category and type of offense listed below:
 (Check only one) (Check only one)
 I ☒ 0 to 5 days ☐ Petty
 II ☐ 6 to 10 days ☐ Minor
 III ☐ 11 to 20 days ☐ Misdemeanor
 IV ☐ 21 to 60 days ☒ Felony
 V ☐ 61 days and over
6. Has this case been previously filed in this District Court? (Yes or No) **NO**
If yes, Judge _____ Case No. _____
7. Has a complaint been filed in this matter? (Yes or No) **YES**
If yes, Magistrate Case No. **22-MJ-8205 (WM)**
8. Does this case relate to a previously filed matter in this District Court? (Yes or No) **NO**
If yes, Judge _____ Case No. _____
9. Defendant(s) in federal custody as of **5/27/22**
10. Defendant(s) in state custody as of _____
11. Rule 20 from the _____ District of _____
12. Is this a potential death penalty case? (Yes or No) **NO**
13. Does this case originate from a matter pending in the Northern Region of the U.S. Attorney's Office prior to August 8, 2014 (Mag. Judge Shaniek Maynard? (Yes or No) **NO**
14. Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to October 3, 2019 (Mag. Judge Jared Strauss? (Yes or No) **NO**

By: Marton Gyires
 Marton Gyires
 Assistant United States Attorney
 Court ID No. A5501696

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: VIRGINIA ELENA CIORECAN

Case No: _____

Counts 1-6:

Bank Fraud

Title 18, United States Code, Section 1344

*Max. Penalty: 30 years' imprisonment for each count, 5 years supervised release, \$1,000,000 fine, \$100 special assessment for each count

***Refers only to possible term of incarceration, fines, special assessments, does not include possible restitution, parole terms, or forfeitures that may be applicable.**